



Application Serial No.: 10/083,250

Attorney Docket No.: 52493.000251

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
Geoffrey STIFF et al ) Group Art Unit: 3694  
Application Serial No.: 10/083,250 ) Examiner: Jamie SWARTZ  
Filed: February 27, 2002 )

For: **SYSTEM AND PROCESS FOR GUARANTEEING MINIMUM PERIODIC  
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT**

U.S. Patent and Trademark Office  
Alexandria, Virginia

12/21/2007 JADD01 00000079 500206 10083250  
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Sir:

**INFORMATION DISCLOSURE STATEMENT**

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08B (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the Non-US cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the

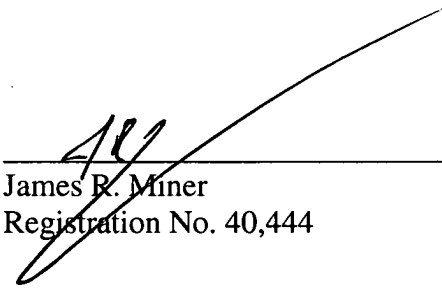
copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08B with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. The Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206 the amount of \$180.00 in accordance with 37 C.F.R. § 1.17(p). In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

Date 12-20-07

  
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